Competition: customer complaints and features

Doble D — Investment platform where AI agents trade 24/7 under strict risk limits, with every trade visible to the client.

Analysis by Menteia's research agent on October 28, 2026, based on public reviews (G2, Capterra, Trustpilot, app stores, forums, Mexican regulators CONDUSEF/PROFECO and press). Complaints are paraphrased and each theme cites its sources.

Competitors analyzed

- GBM (GBM+ / Smart Cash) · Local
- Nu México (Cajitas) · Local
- Hey Banco / Inversión Hey · Local
- Cetesdirecto · Local
- Flink (Webull México) · Local
- Bitso · Local
- eToro · Global
- Robinhood · Global

Most frequent complaints and pain points

1. Platform outages at critical moments

Users report apps and portals going down on high-volatility or maturity days, unable to see balances or trade (GBM had two outages in under five days; Cetesdirecto was inaccessible for three days). In the US, FINRA fined Robinhood for locking customers out during the March 2020 volatility.

Frequency: High · *Competitors:* GBM (GBM+ / Smart Cash), Cetesdirecto, Hey Banco / Inversión Hey, Robinhood *Sources:* El CEO – Usuarios de GBM reportan caída de aplicación móvil · El CEO – Cetesdirecto restablece acceso tras tres días de fallas · InvestmentNews – Robinhood, multa récord de FINRA por caídas de 2020

2. Slow withdrawals, held funds and unexplained freezes

Users report held funds and account freezes attributed to 'internal reviews' with no case number or clear timeline, plus recurring MXN withdrawal incidents. eToro reviews mention withdrawals taking over a week to reach the bank.

Frequency: High · *Competitors:* Bitso, eToro *Sources:* La Razón – Split Financiero: Bitso, crecientes señales de riesgo (nov-2025) · IsDown – Bitso: retiros en MXN deshabilitados temporalmente · G2 – eToro reviews

3. Withdrawals only during business hours/days

Withdrawals are limited to short windows on business days (Cetesdirecto 9am–1pm; Smart Cash 7:30am–1pm; Flink Monday–Friday) and bank account validation can take up to 48 h, which users perceive as 'trapped' money.

Frequency: High · *Competitors:* Cetesdirecto, GBM (GBM+ / Smart Cash), Flink (Webull México) *Sources:* DeDinero – Cómo retirar dinero de Cetesdirecto · Finantres – Cómo retirar tu dinero de GBM · Rankia – Análisis de Flink

4. Slow, bot-driven or unhelpful support

Reviews describe repeated support contacts with no resolution, unreliable support bots and support hours limited to business days; Mexican forums report no response during outages.

Frequency: High · *Competitors:* eToro, Bitso, Cetesdirecto, GBM (GBM+ / Smart Cash) *Sources:* Trustpilot – eToro · Rankia foro – Plataforma Cetes Directo no funciona · GBM – Preguntas frecuentes y horarios de atención

5. Distrust due to 'AI bot' scams promising returns

CONDUSEF and the CFTC warn about platforms using AI and fake celebrity endorsements to promise guaranteed gains; without CNBV registration the offer is illegal. This raises distrust toward any 'AI investing' product.

Frequency: High · *Competitors:* Bots de trading / plataformas no reguladas *Sources:* Luz Noticias – CONDUSEF alerta de estafas con IA (ago-2025) · Rankia – Cómo identificar una estafa de inversión · CFTC – La IA no convertirá los bots en máquinas de dinero

6. Repeated yield cuts and capped promotional rates

Digital savings accounts cut their rate several times a year following Banxico, and high rates only apply up to a cap or with conditions; the press frames it as recurring bad news for savers.

Frequency: Medium · *Competitors:* Nu México (Cajitas) *Sources:* Expansión – Nu ajustará rendimientos de Cajitas en enero 2026 · Xataka México – Tasas de Nu siguen en caída

7. Hidden-feeling fees (withdrawal, FX, management)

Users complain about unexpected charges: fixed withdrawal and FX conversion fees at eToro; at GBM fees vary by product (e.g., annual fee on Smart Cash Dollars and per-trade fee on Trading USA).

Frequency: Medium · *Competitors:* eToro, GBM (GBM+ / Smart Cash) *Sources:* Wise – eToro review: features and fees · GBM – ¿Qué comisiones cobran al invertir en GBM?

Features: what we have and what we are missing

Feature	Status	Priority	Phase	Note
Verifiable regulatory status (CNBV/SIPRES) shown in-app	Missing	High	Months 1–6	Currently operates without its own license; it's the main objection given fears of AI-bot scams. Already on the roadmap (legal opinion and partner).
Explained reason and deadline for any hold or freeze	Missing	High	Months 1–6	Not documented in the product. Extend per-trade transparency to AML/KYC reviews, with a case number and committed date.
Human Spanish support with case number and response SLA (UNE)	Missing	High	Months 1–6	The team plan adds support only from month 4; a specialized complaints unit is also a regulatory requirement.
Public status page and incident history	Missing	Medium	Months 7–12	Bitso and others publish status; for a product built on transparency it's a low-cost piece.
Net return vs CETES / savings accounts comparison	Missing	Medium	Months 7–12	The market pain is falling rates; show net-of-fee return vs CETES and savings accounts, including volatility.
Native mobile app	Missing	Medium	Months 13–18	All competitors have one; planned for months 13–18.
Instruments legally accessible from Mexico (fixed income, equities)	Missing	Medium	Months 13–18	Currently relies on foreign markets; local competitors offer CETES and stocks. On the roadmap as new strategies.
Third-party audited results, no hypothetical scenarios	Partial	High	Months 1–6	A public results panel exists, but hypothetical scenarios remain on the site and there is no external audit or 90-day history yet.
Fast 24/7 withdrawals with real-time status	Partial	High	Months 1–6	Withdrawals today take ≤72 h to bank or Binance; status tracking and a shorter SLA (instant SPEI) are missing to beat competitors' business-hour windows.
High availability and safe mode on outages	Partial	High	Months 7–12	Hard risk limits and own server exist, but no documented redundancy or continuity plan to flatten/freeze positions if the platform goes down.
Per-trade fee breakdown and pre-investment simulator	Partial	Medium	Months 7–12	Fee rules and a ledger exist, but no simulator or user-facing per-trade breakdown.
Push alerts for trades, withdrawals and incidents	Partial	Medium	Months 7–12	OneSignal is in the stack, but notified events are not documented.

Feature	Status	Priority	Phase	Note
Fee only on gains, no fixed fee or high minimum	We have it	—	—	Performance fee with high-water mark and deposits from MXN $100 (~US$5).
Per-trade log and visible reasoning	We have it	—	—	Log for all users; agent reasoning on the Black plan.
Hard risk limits, no leverage	We have it	—	—	5% per trade, 10% exposure; addresses distrust of opaque bots.
SPEI, card and USDC deposits; CFDI invoices and statements	We have it	—	—	Already in production.

To the roadmap

Months 1–6

- **Verifiable regulatory status (CNBV/SIPRES) shown in-app** (missing, high): Currently operates without its own license; it's the main objection given fears of AI-bot scams. Already on the roadmap (legal opinion and partner).
- **Third-party audited results, no hypothetical scenarios** (partial, high): A public results panel exists, but hypothetical scenarios remain on the site and there is no external audit or 90-day history yet.
- **Fast 24/7 withdrawals with real-time status** (partial, high): Withdrawals today take ≤72 h to bank or Binance; status tracking and a shorter SLA (instant SPEI) are missing to beat competitors' business-hour windows.
- **Explained reason and deadline for any hold or freeze** (missing, high): Not documented in the product. Extend per-trade transparency to AML/KYC reviews, with a case number and committed date.
- **Human Spanish support with case number and response SLA (UNE)** (missing, high): The team plan adds support only from month 4; a specialized complaints unit is also a regulatory requirement.

Months 7–12

- **High availability and safe mode on outages** (partial, high): Hard risk limits and own server exist, but no documented redundancy or continuity plan to flatten/freeze positions if the platform goes down.
- **Public status page and incident history** (missing, medium): Bitso and others publish status; for a product built on transparency it's a low-cost piece.
- **Per-trade fee breakdown and pre-investment simulator** (partial, medium): Fee rules and a ledger exist, but no simulator or user-facing per-trade breakdown.
- **Net return vs CETES / savings accounts comparison** (missing, medium): The market pain is falling rates; show net-of-fee return vs CETES and savings accounts, including volatility.
- **Push alerts for trades, withdrawals and incidents** (partial, medium): OneSignal is in the stack, but notified events are not documented.

Months 13–18

- **Native mobile app** (missing, medium): All competitors have one; planned for months 13–18.
- **Instruments legally accessible from Mexico (fixed income, equities)** (missing, medium): Currently relies on foreign markets; local competitors offer CETES and stocks. On the roadmap as new strategies.

Conclusion

Doble D addresses opacity and distrust of trading bots well: programmed risk, per-trade logs and fees only on gains are exactly what the market lacks. Its biggest gap is institutional trust: with no regulatory license, no audited results, withdrawals of up to 72 h and no formal support yet, it competes at a disadvantage against regulated brands, even though those suffer outages and business-hour withdrawal windows.